



Financial Values Clarification

PRACTICAL EXERCISE

This exercise is designed to start you thinking and talking about your financial values in terms of goods and services that are important to you. Spending your money is a very personal thing—what you consider a luxury, your spouse or “significant other” may consider

a necessity. If you had to, what items could you eliminate from your possessions or goals? Do your work individually—do not consult with your partner. Respond in accordance with your feelings, not as you “think” you should respond.

Beside each of the items listed below, indicate how you would rate each one:

1	Necessary	2	Very Useful	3	Merely Desirable	4	Luxury	5	Not Desirable
1.	Annual vacation								
2.	Dinner out once a week								
3.	Washing machine								
4.	Long-distance calls to spouse's family ..								
5.	Savings account								
6.	Own a home								
7.	Stereo system								
8.	Health club membership for yourself								
9.	Hairdresser once a week								
10.	Motorcycle								
11.	Movie once a week								
12.	Life insurance								
13.	Family car or station wagon								
14.	Family van								
15.	Additional education for spouse								
16.	Visits to spouse's family								
17.	Air conditioning in home								
18.	Gasoline credit card								
19.	New outfit once a month								
20.	Swimming pool in backyard								
21.	Checking account								
22.	Health club membership for spouse								
23.	College education for children								
24.	Extra money for liberty while deployed ..								
25.	Dinner out once a month								
26.	Investments (stocks, bonds)								
27.	Department store credit cards								
28.	VISA and MASTERCARD credit cards								
29.	Health insurance for family								
30.	Second car								
31.	Additional education for yourself								
32.	Dishwasher								
33.	Long-distance calls to your family								
34.	Hairdresser once a month								
35.	Visits with your family								
36.	Extra baby-sitting money when spouse is deployed								
37.	Sporting events tickets								
38.	Color TV								
39.	Movie once a month								
40.	Swim club membership for family								
41.	Clothes dryer								
42.	Boat								